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To: Examining Group 3600

From: Raymond A. Joao, Esq.

Date: November 24, 2003

Fax No.: 1-703-872-9326


No. Pages: 3 (including cover)

Re: Applicant's Statement of Substance of Examiner
Interview re: U.S. Patent Application Serial No. 09/489,657

To Whom It May Concern:

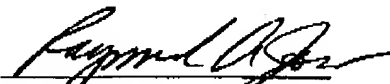
Please find transmitted herewith an Applicant's Statement of Substance of Examiner Interview for filing in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

#15 w
11-28-03

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office Examining Group 3600 at 703-872-9326 on November 24, 2003.


Raymond A. Joao

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK
SERIAL NO. : 09/489,657
FILED : JANUARY 21, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING
ACCOUNT SECURITY
EXAMINER : S. CHENCINSKI
GROUP : 3628

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

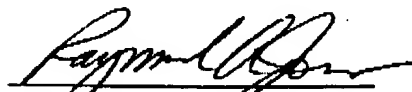
APPLICANT'S STATEMENT OF SUBSTANCE OF EXAMINER INTERVIEW

Sir:

This is Applicant's Statement of the Substance of the Examiner Interview which occurred on November 6, 2003. The Examiner indicated that he would withdraw the Office Action, mailed November 3, 2003 (Paper #13), and re-issue it in order to

add prior art rejections to the double patenting rejection of the
subject Office Action.

Respectfully Submitted,



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November 24, 2003

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